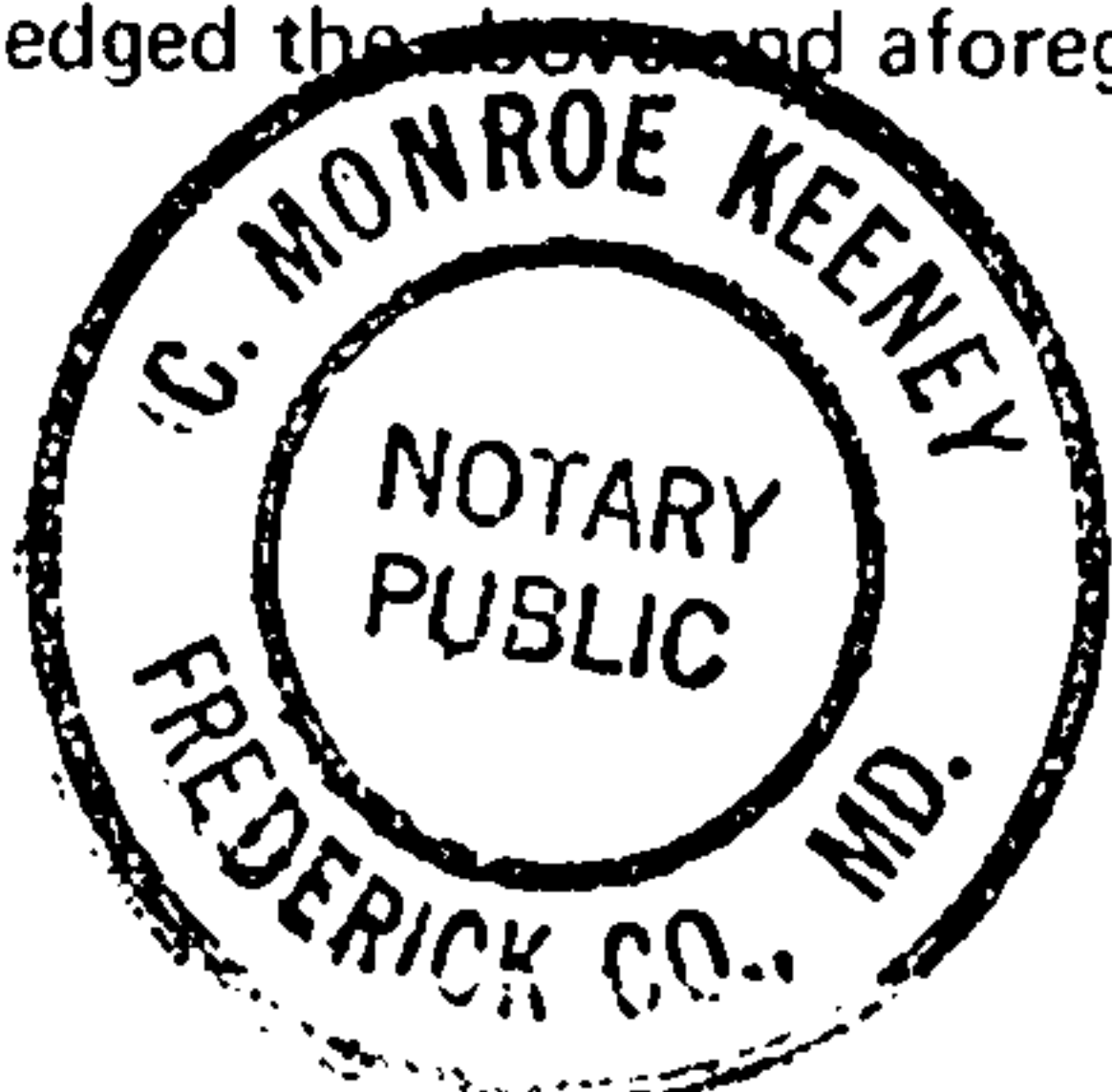


STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

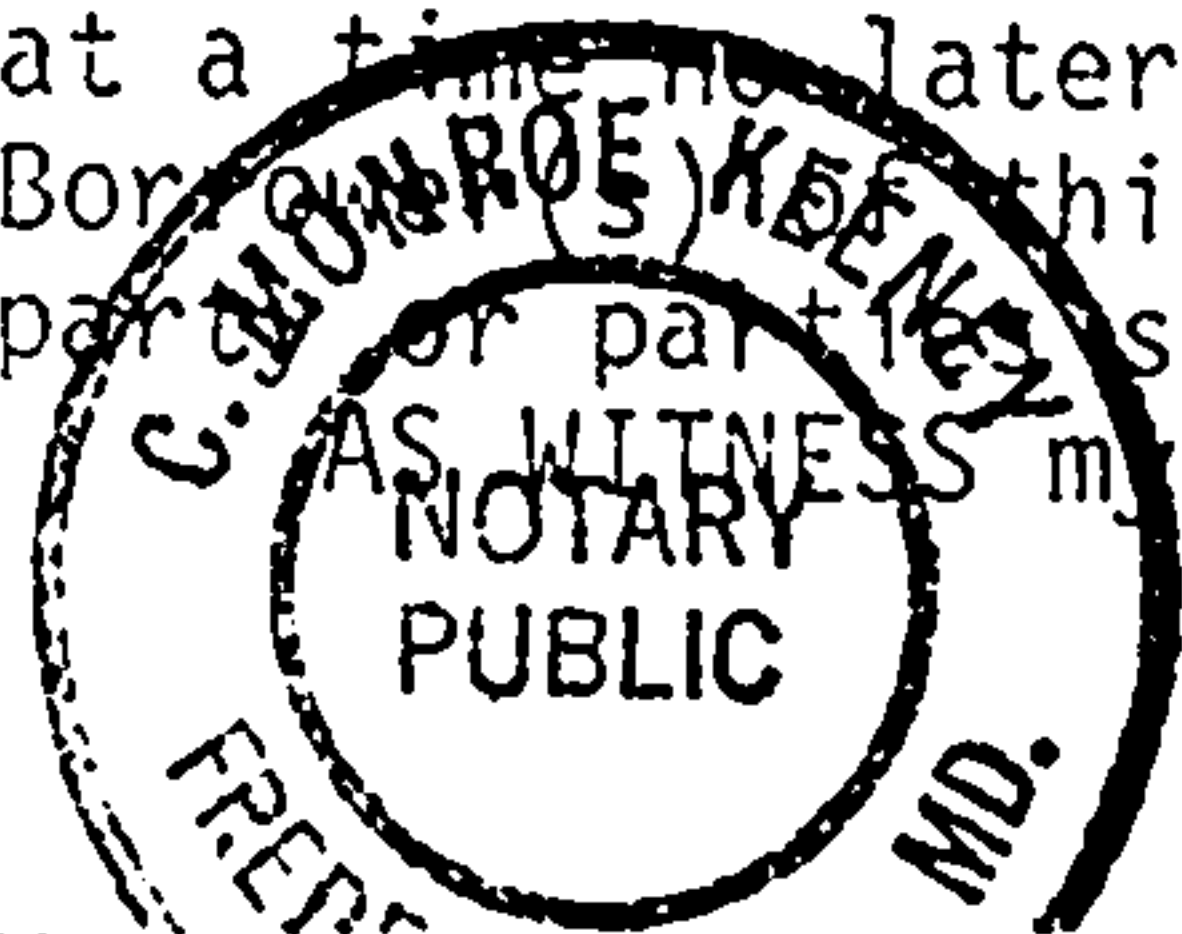
I hereby certify that on this 24th day of June, 1977, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared William W. Reidy and M. Elaine Reidy, husband and wife and acknowledged the above and foregoing deed of trust to be their act and deed.



C. Monroe Keeney
Notary Public
C. Monroe Keeney

STATE OF MARYLAND, FREDERICK COUNTY, TO WIT:

I HEREBY CERTIFY that on this 24th day of June 1977, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared M. Margaret Gardner, Treasurer an agent of Fredericktown Bank and Trust Company, the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust (\$59,000.00) is true and bona fide as therein set forth; and that the loan sum secured hereby has been paid over and disbursed by the Party secured hereby unto the within named party of the first part or the person responsible for the disbursement of funds in the closing transaction or their respective agent at a time no later than the final and complete execution and delivery, by the Borrower, of this Deed of Trust; and also make oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.



My Commission Expires: July 1, 1978

C. Monroe Keeney
Notary Public
C. Monroe Keeney

LAND CT
LIBER 1022 PAGE 370
JUN 27 1977
DEED OF TRUST
3 12 PM '77
RECEIVED FOR RECORD
FREDERICK COUNTY
MARGARET M. REIDY and
WILLIAM W. REIDY

M. ELAINE REIDY, husband and wife

TO
INDEXED

ROBERT E. GEARINGER and

C. MONROE KEENEY, TRUSTEES securing

FREDERICKTOWN BANK & TRUST COMPANY

STEPLER AND STEPLER
Attorneys at Law
Frederick, Maryland

FOR THE PURPOSE OF FORECLOSURE, We, Robert E. Gearinger and C. Monroe Keeney, Trustees, do hereby assign the above and foregoing Deed of Trust to Howard R. Stepler, Attorney.

WITNESS our hands and seals this 26th day of May in the year 1978.

WITNESS:

Barbara F. Cramer
Barbara F. Cramer
Barbara F. Cramer
Barbara F. Cramer

Robert E. Gearinger (SEAL)
Robert E. Gearinger, Trustee
C. Monroe Keeney (SEAL)
C. Monroe Keeney, Trustee